

Fill in this information to identify the case:

Debtor 1 Patricia J. Dugan

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 22-20367 CMB

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.Court claim no. (if known): 12

Last 4 digits of any number you use to  
identify the debtor's account:

8 5 0 2

Date of payment change:

Must be at least 21 days after date  
of this notice11/05/2022

New total payment:

\$ 275.20

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Daily Simple Interest Accrual for Billing PeriodCurrent mortgage payment: \$ 258.51New mortgage payment: \$ 275.20

Debtor 1 Patricia J. Dugan  
First Name Middle Name Last Name

Case number (if known) 22-20367

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Jodi Porter**

Signature

Date 10/13/2022

Print: Jodi Porter  
First Name Middle Name Last Name

Title Bankruptcy Loan Analyst

Company PNC Bank, N.A.

Address PO Box 94982  
Number Street  
Cleveland OH 44101  
City State ZIP Code

Contact phone 855-245-3814

Email bankruptcy.administration.internal@pnc.com

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)

IN RE: Patricia J. Dugan	Case No. 22-20367 Judge Carlota M. Bohm Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 10/13/2022 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Kenneth Steidl  
Trustee: Ronda J. Winnecour  
Office of the United States Trustee

Further, I certify that, on 10/13/2022 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Patricia J. Dugan

309 Delaware Ave.  
North Versailles, PA 15137

By: /s/ Jodi Porter  
Jodi Porter  
PNC Bank, N.A.  
PO Box 94982  
Cleveland OH 44101  
855-245-3814